

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

SUSAN M KALETA

Case No. 08-33275

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/05/2008.
- 2) The plan was confirmed on 02/12/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/07/2012.
- 5) The case was completed on 07/22/2013.
- 6) Number of months from filing to last payment: 56.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$30,810.50.
- 10) Amount of unsecured claims discharged without payment: \$3,260.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$29,373.42
Less amount refunded to debtor	\$570.83

**NET RECEIPTS:**

**\$28,802.59**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,550.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,608.08
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$4,158.08**

Attorney fees paid and disclosed by debtor:	\$950.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BAC/FLEET BKCARD	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CHADWICKS	Unsecured	0.00	NA	NA	0.00	0.00
CHASE BANK	Unsecured	558.00	558.05	558.05	558.05	60.26
CHASE BANK USA	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK USA	Unsecured	2,769.00	NA	NA	0.00	0.00
CITIBANK/SEARS	Unsecured	0.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	NA	122.00	122.00	122.00	13.26
COOK COUNTY TREASURER	Secured	NA	NA	NA	0.00	0.00
DEUTSCHE BANK NATIONAL	Secured	113,064.50	112,089.29	112,089.29	0.00	0.00
DRESS BARN/WFNNB	Unsecured	0.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	661.00	661.25	661.25	661.25	71.14
EAST BAY FUNDING	Unsecured	5,078.00	5,078.03	5,078.03	5,078.03	539.81
EAST BAY FUNDING	Unsecured	0.00	436.25	436.25	436.25	47.12
ECAST SETTLEMENT CORP	Unsecured	7,133.00	7,133.74	7,133.74	7,133.74	758.40
ECAST SETTLEMENT CORP	Unsecured	608.00	608.01	608.01	608.01	61.62
ECAST SETTLEMENT CORP	Unsecured	2,370.00	2,370.37	2,370.37	2,370.37	236.16
EMERGENCY HEALTHCARE PHYSIC	Unsecured	491.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF OMAHA	Unsecured	0.00	NA	NA	0.00	0.00
HEALTHCARE ASSOC CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
HEALTHCARE ASSOC CREDIT UNION	Secured	1,087.83	471.50	471.50	0.00	0.00
HSBC VICTY	Unsecured	0.00	NA	NA	0.00	0.00
HSBC/NEIMN	Unsecured	0.00	NA	NA	0.00	0.00
IDAPP	Unsecured	0.00	NA	NA	0.00	0.00
JC PENNEY	Unsecured	0.00	NA	NA	0.00	0.00
LANE BRYANT RETAIL SOA	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	0.00	679.64	679.64	679.64	72.78
MONTGOMERY WARD MBGA GE MC	Unsecured	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
RNB FIELDS	Unsecured	0.00	NA	NA	0.00	0.00
TD BANK USA	Unsecured	3,915.00	3,915.01	3,499.37	3,499.37	416.19
TD BANK USA	Unsecured	1,220.00	1,220.89	1,091.29	1,091.29	129.77
US BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
WASHINGTON/PROVIDIAN	Unsecured	0.00	NA	NA	0.00	0.00
WFFINANCE	Unsecured	0.00	NA	NA	0.00	0.00
WFNNB/BRYLHM	Unsecured	0.00	NA	NA	0.00	0.00
WFNNB/ROAMAN	Unsecured	0.00	NA	NA	0.00	0.00
WFNNB/WOMAN/WITHIN	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$112,089.29	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$471.50	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$112,560.79</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$22,238.00</b>	<b>\$22,238.00</b>	<b>\$2,406.51</b>

**Disbursements:**

Expenses of Administration	<u>\$4,158.08</u>
Disbursements to Creditors	<u>\$24,644.51</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$28,802.59</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/25/2013

By: /s/ Tom Vaughn

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.